STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 26th day of November, 2007 and acknowledged on the 26th day of November, 2007, Randy Byrum and Kimberly Byrum, married, executed and delivered a certain Deed of Trust unto Countrywide MTG, Trustee for Mortgage Electronic Registration Systems, Inc. as sole nominee for Countrywide Bank, FSB., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2827 at Page 344; and

WHEREAS, on the 12th day of July, 2012, Mortgage Electronic Registration Systems, Inc. as sole nominee for Countrywide Bank, FSB., assigned said Deed of Trust unto Green Tree Servicing, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3471 at Page 774; and

WHEREAS, on the 14th day of September, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3503 at Page 789; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 30th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land lying and being situated in DeSoto County, Mississippi, more particularly described as follows:

Lot 6, Pin Oak Acres Subdivision, situated in Section 5, T2S, R8W, as shown on plat of record in Plat Book 22, Pages 18-20 in the Chancery Clerk's Office of DeSoto County, Mississippi.

10-30-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of October, 2012.

Sean A. Southern Substitute Trustee

2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

/F12-1593

PUBLISH: 10/9/2012, 10/16/2012, 10/23/2012

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of October, 2005 and acknowledged on the 25th day of October, 2005, Timothy Guidry, Ashley D. Guidry, Husband and Wife, executed and delivered a certain Deed of Trust unto George McFall, Attorney, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2339 at Page 748; and

WHEREAS, on the 3rd day of August, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Wachovia Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3329 at Page 741; and

WHEREAS, on the 23rd day of February, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3503 at Page 422; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 30th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1728, Section I, Greenbrook Subdivision, situated in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 11, Pages 23-24, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

0-30-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of October, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F10-3218

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of March, 2007 and acknowledged on the 30th day of March, 2007, Kristen B. Wheeler, an unmarried woman, executed and delivered a certain Deed of Trust unto Scott R. Valby, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Franklin American Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2691 at Page 426; and

WHEREAS, on the 9th day of May, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Franklin American Mortgage Company, assigned said Deed of Trust unto Bank of America, NA sbm to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3443 at Page 138; and

WHEREAS, on the 21st day of April, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3022 at Page 371; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 30th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 23, Alexander Place Subdivision, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 87, Pages 22-23, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-30-18

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of August, 2012.

Emily Kaye Courteau

Substitute Trustee 2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

FM/F09-0994

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of March, 2010 and acknowledged on the 22nd day of March, 2010, Jodeen Jackson and Douglas Jackson, wife and husband, executed and delivered a certain Deed of Trust unto Hugh H. Armistead, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Dover Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3149 at Page 242; and

WHEREAS, on the 20th day of June, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Dover Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3314 at Page 160; and

WHEREAS, on the 31st day of May, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3450 at Page 554; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 30th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 15, Section A, Stewartshire Subdivision, situated in Section 19, Township 2 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 102, at Pages 46-47, in the Office of the Chancery Clerk of Desoto County, Mississippi.

10-30-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of September, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-0786

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of October, 2010 and acknowledged on the 28th day of October, 2010, Clevie B. Easley an Un-married Man, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3,239 at Page 150; and

WHEREAS, on the 28th day of June, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3,462 at Page 409; and

WHEREAS, on the 17th day of September, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3505 at Page 453;and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 30th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 25, Section A, Grove Park, situated in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat of record in Plat book 80, Pages 7-8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Tammie Hill, at Warranty Deed dated 07/31/2006, at Instrument # Book 536, Page 81 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of October, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201

Monroe, LA 71201 (318) 330-9020

ASH/F12-1946

PUBLISH: 10.9.12/10.16.12/10.23.12

10.30-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 17th day of April, 2007 and acknowledged on the 17th day of April, 2007, Charles Miller and Claretta Miller, Husband and Wife, executed and delivered a certain Deed of Trust unto First National Financial Title Services, Inc., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee First Magnus Financial Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2701 at Page 126; and

WHEREAS, on the 29th day of December, 2010, Mortgage Electronic Registration Systems, Inc. as nominee First Magnus Financial Corporation, assigned said Deed of Trust unto Federal National Mortgage Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3266 at Page 488; and

WHEREAS, on the 13th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 379; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 30th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 50, Phase 2, Estates of Southern Trails, situated in Section 16, Township 2 South, Range 6 West, as shown by plat of record in Plat Book 98, at Page 31-33, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of October, 2012.

Michael Jedynak

Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

FM/F11-1879

PUBLISH: 10-9-12 / 10-16-12 / 10-23-12

10.30-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of April, 1999 and acknowledged on the 5th day of April, 1999, Berlin A. Howell, III, and wife, Jennifer Kathleen Howell, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1099 at Page 598; and

WHEREAS, on the 5th day of April, 1999, Community Mortgage Corporation, assigned said Deed of Trust unto First Nationwide Mortgage Corporation, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1123 at Page 591; and

WHEREAS, on the 28th day of June, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3463 at Page 465;and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 30th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 74, Section A, 1st Addition, Magnolia Gardens, situated in Section 34, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 40, Page 28, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of October, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

ASH/F11-2486

PUBLISH: 10.9.12/10.16.12/10.23.12

10.30-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of May, 2005 and acknowledged on the 16th day of May, 2005, Phylicia S Nowley, an Un-Married Woman, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2219 at Page 638; and

WHEREAS, on the 26th day of February, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3140 at Page 321; and

WHEREAS, on the 11th day of September, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3503 at Page 787; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 30th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 27, Section A, Pecan Ridge Subdivision, situated in Section 26, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 77, Page 11, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of October, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020 10-30-12

FM/F08-0244

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of June, 2004 and acknowledged on the 30th day of June, 2004, Algery Reece, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2030 at Page 2; and

WHEREAS, on the 27th day of May, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2904 at Page 29; and

WHEREAS, on the 27th day of May, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2906 at Page 63; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 30th day of October, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2048, Section "F", DESOTO VILLAGE SUBDIVISION, as situated in Section 33, Township 1 South, Range 8 West, Desoto County, Mississippi as per plat recorded in Plat Book 13, Pages 1-5 in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of October, 2012.

Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F08-1498

WHEREAS, on the 6th day of May, 2008, Robert P. Sisk and Tricia J. Sisk, executed a Deed of Trust to David K. McGowan, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2897 at Page 195 thereof; and

WHEREAS, said Deed of Trust was assigned to Flagstar Bank, FSB, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3495 at Page 624 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3495 at Page 626, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 30th day of October, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 93, Section B, Kingston Estates Subdivision, in Section 28, Township 1 South, Range 8 West, as shown by plat of record on Plat Book 40, Page 25, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 2nd day of October, 2012.

BRADLEY P. WONES

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-01932

PUBLISH: 10/09/2012, 10/16/2012, 10/23/2012

WHEREAS, on the 10th day of November, 2008, Bobby A. Hays, unmarried, executed a Deed of Trust to Arnold M. Weiss, Trustee for the use and benefit of National City Mortgage, a division of National City Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2968 at Page 162 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3495 at Page 633, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 30th day of October, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

All that certain parcel of land situated in the County of DeSoto, State of Mississippi, being known and designated as Lot 34, Phase 1, Alexander Crossing P.R.D., in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Pages 25-26, in the Office of Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 1st day of October, 2012.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

PREPARED BY:

A&E #12-02014

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-02014

PUBLISH: 10/09/2012, 10/16/2012, 10/23/2012

WHEREAS, on the 12th day of March, 2004, Daniel P. Bell and Anita Bell, AKA Anita Demonte-Bell, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage Co., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1945 at Page 597 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3495 at Page 635, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 30th day of October, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 61, First Revision, Section D, Hillsview Subdivision, in Section 19, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 59, Page 10, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 1st day of October, 2012.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-01989

PUBLISH: 10/09/2012, 10/16/2012, 10/23/2012

WHEREAS, on the 6th day of February, 2008, Ronald L. Mayfield and Brooke L. Mayfield, husband and wife, executed a Deed of Trust to Sam McClatchy, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2853 at Page 642 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3348 at Page 740 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3463 at Page 320, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 30th day of October, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 95, Phase 2, Heritage Oaks Subdivision, in Section 17, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 92, Page 3 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 2nd day of October, 2012.

BRADLEX P. IONES SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400 BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-01875

PUBLISH: 10/09/2012, 10/16/2012, 10/23/2012

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on September 10, 2008, Miller Station, LLC, executed a Multi-Purpose Note and Security Agreement (hereinafter referred to as "Note") payable to the order of Patriot Bank; and

WHEREAS, the aforesaid Note was secured by a Land Deed of Trust (hereinafter referred to as "Deed of Trust") dated September 10, 2008, executed by David McAlister and William H. Loftin, Members of Miller Station, LLC, in favor of Charles M. Ennis, Trustee for the benefit of the owner and holder of a certain indebtedness, Patriot Bank; and

WHEREAS, the Deed of Trust dated September 10, 2008 was recorded in Book 2946 at Page 541 on September 16, 2008 in the Desoto County Chancery Clerk's Office; and

WHEREAS, Patriot Bank, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of Charles M. Ennis, the same having been recorded on August 20, 2012 in Book 3487, Page 488, in the Desoto County Chancery Clerk's Office; and

WHEREAS, default having occurred under the terms and conditions of said Promissory Note and the Land Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Wendy Geurin Smith, Substituted Trustee in said Land Deed of Trust will on Tuesday, October 30, 2012, between the hours of 11:00 am and 4:00 pm, offer for sale and will sell at public outcry to the highest bidder for cash, immediately at the close of the sale, at the Desoto County Courthouse, 2535 Highway 51 South, Hernando, MS 38632-2132 the following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

Lots 5, 6 and 53, Section A, Miller Station Subdivision, in Section 4, Township 2 South, Range 5 West, as per plat of record in Plat Book 89, Pages 3-5 in the Chancery Court of Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Lot 5 -Tax ID/Parcel No: 2.05.2.04.01.0.00005.00; Lot 6 -Tax ID/Parcel No: 2.05.2.04.01.0.0006.00; Lot 53 -Tax ID/Parcel No: 2.05.2.04.01.0.00053.00;

Indexing Instructions: Lots 5, 6, and 53, Section A, Miller Station Subdivision, in Section 4, Township 2-South, Range 5 West, as per plat of record in Plat Book 89, Pages 3-5, in the Chancery Court Clerk's Office of Desoto County, Mississippi.

Subject to the rights of way and easement for public roads and public utilities, and to prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

Subject to all matters shown on any applicable recorded plat; any and all unpaid DeSoto County, Mississippi real estate taxes (including but not limited to any and all unpaid 2010, 2011 and 2012 real estate taxes and/or School taxes and assessments plus any penalties and interest if any); any restrictive covenants, agreements, easements (including but not limited to that plat of record at Book 89, Page 3-5 in

the Chancery Court of DeSoto County, Mississippi), or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing (including, but not limited to, that Declaration of record at Book 480, Page 133 in said Chancery Court); to any matter than an accurate survey of the premises might disclose; and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: None.

WHEREAS, the title is believed to be good, the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Land Deed of Trust.

This day of October, 2012.

Prepared by: Wendy Geurin Smith, Esq. MS 103798 6000 Poplar Ave., Ste. 250 Memphis, TN 38119

Wendy Geurin Smith Substituted Trustee:

Wadoffenson

Insertion Dates:

October 9, 2012; October 16, 2012; and October 23, 2012

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, on September 10, 2008, Miller Station, LLC, executed a Multi-Purpose Note and Security Agreement (hereinafter referred to as "Note") payable to the order of Patriot Bank; and

WHEREAS, the aforesaid Note was secured by a Land Deed of Trust (hereinafter referred to as "Deed of Trust") dated September 10, 2008, executed by David McAlister and William H. Loftin, Members of Miller Station, LLC, in favor of Charles M. Ennis, Trustee for the benefit of the owner and holder of a certain indebtedness, Patriot Bank; and

WHEREAS, the Deed of Trust dated September 10, 2008 was recorded in Book 2946 at Page 541 on September 16, 2008 in the Desoto County Chancery Clerk's Office; and

WHEREAS, Patriot Bank, having executed a Substitution of Trustee to substitute Wendy Geurin Smith as Trustee in the place and stead of Charles M. Ennis, the same having been recorded on August 20, 2012 in Book 3487, Page 488, in the Desoto County Chancery Clerk's Office; and

WHEREAS, default having occurred under the terms and conditions of said Promissory Note and the Land Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Wendy Geurin Smith, Substituted Trustee in said Land Deed of Trust will on **Tuesday, October 30, 2012,** between the hours of 11:00 am and 4:00 pm, offer for sale and will sell at public outcry to the highest bidder for cash, immediately at the close of the sale, at the Desoto County Courthouse, 2535 Highway 51 South, Hernando, MS 38632-2132 the following described property located and situated in Desoto County, Mississippi, and being more particularly described as follows:

Lots 5, 6 and 53, Section A, Miller Station Subdivision, in Section 4, Township 2 South, Range 5 West, as per plat of record in Plat Book 89, Pages 3-5 in the Chancery Court of Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Lot 5 –Tax ID/Parcel No: 2.05.2.04.01.0.00005.00; Lot 6 –Tax ID/Parcel No: 2.05.2.04.01.0.0006.00; Lot 53 –Tax ID/Parcel No: 2.05.2.04.01.0.00053.00;

Indexing Instructions: Lots 5, 6, and 53, Section A, Miller Station Subdivision, in Section 4, Township 2-South, Range 5 West, as per plat of record in Plat Book 89, Pages 3-5, in the Chancery Court Clerk's Office of Desoto County, Mississippi.

Subject to the rights of way and easement for public roads and public utilities, and to prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

Subject to all matters shown on any applicable recorded plat; any and all unpaid DeSoto County, Mississippi real estate taxes (including but not limited to any and all unpaid 2010, 2011 and 2012 real estate taxes and/or School taxes and assessments plus any penalties and interest if any); any restrictive covenants, agreements, easements (including but not limited to that plat of record at Book 89, Page 3-5 in

the Chancery Court of DeSoto County, Mississippi), or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing (including, but not limited to, that Declaration of record at Book 480, Page 133 in said Chancery Court); to any matter than an accurate survey of the premises might disclose; and subject to, but not limited to, the following parties who may claim an interest in the above-referenced property: None.

WHEREAS, the title is believed to be good, the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Land Deed of Trust.

This day of October, 2012.

Prepared by: Wendy Geurin Smith, Esq. MS 103798 6000 Poplar Ave., Ste. 250 Memphis, TN 38119

Wendy Geurin Smith Substituted Trustee:

Wendoffenson)

Insertion Dates:

October 9, 2012; October 16, 2012; and October 23, 2012